

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yes, I'm trying to... I heard this is our last day to get this enrollment form done. Okay. Um, what staff and agency do you work for? MAU. And then what are the last four of your Social? 2060. And your first and last name, please? Thurman-Harris. For security purposes, could you please verify your address and date of birth for me? Uh, yes, I still got that. They might say have the address of 61 Horizon Street, in Athens, South Carolina. And my date of birth's January the 3rd, 1987. Okay, thank you. Did I have 803-599-0495 as your phone number? No, my number has changed along with my address has changed. Okay. Um, what's that new address? New address is going to be 101 Ferry... That's going to be F-E-R-R-E-E Place. Uh-huh. Okay. And then- Is it- ... is it the same city? Uh-uh. It's in Grenadineville, South Carolina. Zip code 29829. What city was it? I'm sorry. Grenadineville. Okay. Grenadineville, South Carolina. Thank you. Thank you. And then give me that new phone number. The phone number's going to be 803-989-86... no, hold on. 87-67. Okay. Thank you. Give me one second. And then you said the ZIP code was 29829? Yes. Okay, thank you. All right, sir. And then how about your email? Did that stay the same? Yeah. That's it. I have badboys5932213@gmail.com. Yes, ma'am. That's still correct. Okay. Thank you. All right, so your information has been updated and you are eligible to enroll. Um, did you want me to send you the benefit guide by any chance? Or did you already- I got a paper in my hand. Yeah, I kind of know what I already wanted. They just- Okay. It's the deadline today, so... Yes, sir. All right. What did you want to enroll into? I wanted to do the dental. Mm-hmm. Along with the vision. Okay. And behavioral health. Okay. All right. And I was trying to figure out what is behavioral health really? So it's virtual. So it's only virtual. Um, it's like- All right. ... it's, um, via telephone and virtual call. It's counseling, um, over the phone. Let me give you a little bit more information though. So behavior health is virtual behavior health counseling. Virtual counseling provides members with confidential and limited consultations, counseling, and referral services. Seasonal available via telephone or video. So it's only virtual though. Okay. All right. Like you said, require medicines and stuff to come right... Correct. Yes, sir. Okay. And what is it limited? So it is counselors work with members to identify specific issues and the next step to address them, elimin- eliminating the guesswork of whom to see in case they need additional services. Um, it says 24 hour... 24/7, 365 access to master level counselors, no copay or fee, supportive counseling and sessions, 100% follow up with an original counselor when to use common issues, substance abuse, relationship issues, depression, stress and anxiety, death of a loved one, parenting issues. Oh, okay. Now, I also wanted to find out what does the vision actually cover? Okay. Because my glasses are pretty bad and I, I'm trying to figure out I need... if they're gonna care, cover nothing but \$80 in years, you know what I'm paying is \$800 for my pair of glasses. Oh, wow. Out of my own pocket, more than

y'all doing. It's like I don't want to waste no money. Yeah. So that one has its copays. So the vision, for the copay for an eye exam, you would only be charged \$10. Copay for lenses and frames would be \$25, and the frame allowance is of \$130. So if you do get something a little bit more, they would cover \$130 and then you would be responsible for the remaining balance. That don't even cover my lenses. Yes, sir. \$130. Yeah, like I said, I'm, I'm gonna give it the benefit of the doubt. I'm let it, let that hang there. And I want to hear too- Um, the only thing about the vision plan though, I was going to tell you that for dental, vision and the medical plans, they are under a IRS regulation that allows you to pay these plans with pre-tax dollars. However, if you do want to cancel these plans that are under IRS-... I mean, under Section 125, such as dental, vision and then the medical plans. Um, the only time that you would be allowed to cancel that plan or add any changes to that particular plan, is within your company open enrollment. So, let's say you do enroll into the vision today, um- Mm-hmm. ... and you wanna cancel it later on, you would have to wait til the month of December to do so. Okay. Since it's under that Section 125. Well, I mean, I actually don't know nothing else that will... I mean, it's literally just basic plans, like, paid money, but it really ain't. Yeah, so none of the plans that they offer are major medical plans. Nothing good. I, I'm, I'm reading it, yeah. Uh, on dental, what do would actually cover? So the dental, a preventative visit is covered at 100%. Um, like a basic visit w- they consider it like a cleansing of the teeth, that's covered at 80%. Basic restorative, so let's say, you, they find a cavity and gotta fill it, that's considered as a basic one, that's covered at 80%. X-rays are also covered at 80%, and you have an annual maximum of \$500. With the dental plan, you would have to give a one-time deductible, though. So if you choose the employee plan, that would be a \$50, and if you were choose, let's say, the family plan, that would be of \$150, but that deductible, you only have to provide once. Okay, so but, I'm just doing this for myself anyway, so I will have to pay how much for the deductible? \$50, just one time though. Once or for my whole service? Okay. No, just once. So if I needed any major, like the surgery like a, a crown or something removed or something- Uh. ... I would like how much? Yeah. That- Any kind of surgery, yeah. Yeah, I don't think that's covered, if I'm honest. I think it's only basic stuff. I could be wrong. I could provide a phone number to you and you could, um, call inquiring that question, but since we're just the administrators, I'm really only allowed to give you information that I see on the guide. But I don't think that's covered. No, I'm just saying. It just sound like they want money, but they don't wanna do nothing. Lord have mercy. No. No. That's what all it really is, that that's all this is. Yes, sir. Ooh. And then you gotta keep in mind that vision and dental are under that IRS regulation, um, so if you do enroll into it, you'd, um... Actually, your last day to enroll is not today, it's tomorrow. Mm-hmm. They said today, so that's why I'm here for calling. But I'm gonna go ahead and get it done today anyway- Okay. ... 'cause I got you on the phone and, um... Yes, sir. Just, um, just keep in mind that since, uh, th- those two are under... Well, really, dental, vision and then all their medical plans are under that IRS regulation that you can pay with pre-tax dollars. The only bad thing about that is that if you do enroll and then later on you're like, "Well, I don't think this is helping me, let me cancel it," and you call and you're not within their company open enrollment, which is all the way til December- Yeah. ... you're kind of stuck with it til December. Okay. Also, what is this IDX Social+, what is this? That's identity protection, um, the protection... Let me get a little bit more information about that. But I know the ID Social+, it's preferred to provide identity... Yeah, so it's ID Social+, ID Expert provides identity theft protection to keep you safe from fraud. So it's only identity protection, social

media monitoring, dark web monitoring, password protective. Okay. Well, I'll be, get that too. Gotta get that for myself. Okay, that one's \$1.90. I don't know, you said also... You said also you could, they said you could do it for your spouse too. Yes, you can do it- Would you have to have, would you have to have all our information if I wanted to get it for my girlfriend? Y-yes, you would. I would have to get her, um, her first and last name, um, they also ask for her social, the relationship- Yeah. ... and, um, her date of birth. Okay. But, I mean, I couldn't get it on there right now and then just call tomorrow with it? Oh, yeah, you can do that. Let me make sure that you can allow, like, a domestic partner. Yeah. I mean, we got two kids together. Literally just had a baby in January, so- Uh, the only bad thing- ... I don't think she wanna- ... the only bad thing about MAU is they don't allow you to add your girlfriend. It says no for- Right. ... um, domestic partnership. Ah, okay. Well, I'll just get it for myself then. Did you still wanna add the behavioral health or did you wanna leave that out? Yeah. Just wanna add it? Nah, at least, at least she could talk to somebody. Okay, yes, sir. And then what about vision and dental, did you still wanna add those two? Vision and dental, I guess so, yeah. Okay. And then did you wanna add any other ones? Um, I don't know, it just seem like everything on this paper just crap. The insurance ain't even worth it. Yeah. I don't see anything that's really gonna hold us right here. I mean, the deductible's gonna be high and ridiculous or my, uh, or my copays is gonna kill me. Mm-hmm. Okay. So I think that's gonna be it for me on that. Okay. So I have dental plan for employee only for \$3.51. I have vision for employee only for \$2.15. I have- Now how much is it for dental? Uh, dental for employee is \$3.51 weekly. Okay, okay. Yeah, all right. And then, um, behavioral health is \$1.50 weekly, ID Expert is \$1.98 weekly, for a total deduction of \$9.14. Sounds good. Um, do you allow MAU to make these deductions? Yes, I do. Okay, please allow one or two weeks for a SACN agency to start making this deduction of \$9.14 from your paycheck. Once you see the very first deduction from your paycheck of the \$9.14, the following Monday of that first deduction is when your plans become effective, and then by that Thursday or Friday of your first week of activation, you should be receiving your dental card and your vision card. And if for some reason you have a doctor's appointment, well, I'm sorry, a dentist appointment or a eye doctor appointment that week of activation and you still don't have your cards, you're welcome to give us a call and we can send it to you via email. But you should be receiving your cards the first week of the activation week, either that Thursday or that Friday. All right, sounds like a plan. Okay? And then just in case you wanna change anything or add anything, um, tomorrow would be your last day to do so. 'Cause once Saturday comes, that's the last day and we're not even open in the office. All right, I understand, and I do appreciate it. All right. Well, you're all set, now you just have to wait for them to start making the deductions. It typically takes one or two weeks, so I would just pay, be paying attention to your pay stubs 'cause it might- Okay. ... be one or it might be two. Okay? All right, that's fine. I, I'll be waiting. All right. Well, thank you for your time, I hope you have a great night. You too, thank you. All right, bye-bye. Bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yes, I'm trying to... I heard this is our last day to get this enrollment form done.

Speaker speaker_0: Okay. Um, what staff and agency do you work for?

Speaker speaker_1: MAU.

Speaker speaker_0: And then what are the last four of your Social?

Speaker speaker_1: 2060.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: Thurman-Harris.

Speaker speaker_0: For security purposes, could you please verify your address and date of birth for me?

Speaker speaker_1: Uh, yes, I still got that. They might say have the address of 61 Horizon Street, in Athens, South Carolina. And my date of birth's January the 3rd, 1987.

Speaker speaker_0: Okay, thank you. Did I have 803-599-0495 as your phone number?

Speaker speaker_1: No, my number has changed along with my address has changed.

Speaker speaker_0: Okay. Um, what's that new address?

Speaker speaker_1: New address is going to be 101 Ferry... That's going to be F-E-R-R-E-E Place.

Speaker speaker_0: Uh-huh. Okay. And then-

Speaker speaker_1: Is it-

Speaker speaker_0: ... is it the same city?

Speaker speaker_1: Uh-uh. It's in Grenadineville, South Carolina. Zip code 29829.

Speaker speaker_0: What city was it? I'm sorry.

Speaker speaker_1: Grenadineville.

Speaker speaker_0: Okay.

Speaker speaker_1: Grenadineville, South Carolina.

Speaker speaker_0: Thank you. Thank you. And then give me that new phone number.

Speaker speaker_1: The phone number's going to be 803-989-86... no, hold on. 87-67.

Speaker speaker_0: Okay. Thank you. Give me one second. And then you said the ZIP code was 29829?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, thank you. All right, sir. And then how about your email? Did that stay the same?

Speaker speaker_1: Yeah. That's it.

Speaker speaker_0: I have badboys5932213@gmail.com.

Speaker speaker_1: Yes, ma'am. That's still correct.

Speaker speaker_0: Okay. Thank you. All right, so your information has been updated and you are eligible to enroll. Um, did you want me to send you the benefit guide by any chance? Or did you already-

Speaker speaker_1: I got a paper in my hand. Yeah, I kind of know what I already wanted. They just-

Speaker speaker_0: Okay.

Speaker speaker_1: It's the deadline today, so...

Speaker speaker_0: Yes, sir. All right. What did you want to enroll into?

Speaker speaker_1: I wanted to do the dental.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Along with the vision.

Speaker speaker_0: Okay.

Speaker speaker_1: And behavioral health.

Speaker speaker_0: Okay. All right.

Speaker speaker_1: And I was trying to figure out what is behavioral health really?

Speaker speaker_0: So it's virtual. So it's only virtual. Um, it's like-

Speaker speaker_1: All right.

Speaker speaker_0: ... it's, um, via telephone and virtual call. It's counseling, um, over the phone. Let me give you a little bit more information though. So behavior health is virtual behavior health counseling. Virtual counseling provides members with confidential and limited consultations, counseling, and referral services. Seasonal available via telephone or video. So it's only virtual though.

Speaker speaker_1: Okay. All right. Like you said, require medicines and stuff to come right...

Speaker speaker_0: Correct. Yes, sir.

Speaker speaker_1: Okay. And what is it limited?

Speaker speaker_0: So it is counselors work with members to identify specific issues and the next step to address them, elimin- eliminating the guesswork of whom to see in case they

need additional services. Um, it says 24 hour... 24/7, 365 access to master level counselors, no copay or fee, supportive counseling and sessions, 100% follow up with an original counselor when to use common issues, substance abuse, relationship issues, depression, stress and anxiety, death of a loved one, parenting issues.

Speaker speaker_1: Oh, okay. Now, I also wanted to find out what does the vision actually cover?

Speaker speaker_0: Okay.

Speaker speaker_1: Because my glasses are pretty bad and I, I'm trying to figure out I need... if they're gonna care, cover nothing but \$80 in years, you know what I'm paying is \$800 for my pair of glasses.

Speaker speaker_0: Oh, wow.

Speaker speaker_1: Out of my own pocket, more than y'all doing. It's like I don't want to waste no money.

Speaker speaker_0: Yeah. So that one has its copays. So the vision, for the copay for an eye exam, you would only be charged \$10. Copay for lenses and frames would be \$25, and the frame allowance is of \$130. So if you do get something a little bit more, they would cover \$130 and then you would be responsible for the remaining balance.

Speaker speaker_1: That don't even cover my lenses.

Speaker speaker_0: Yes, sir. \$130.

Speaker speaker_1: Yeah, like I said, I'm, I'm gonna give it the benefit of the doubt. I'm let it, let that hang there. And I want to hear too-

Speaker speaker_0: Um, the only thing about the vision plan though, I was going to tell you that for dental, vision and the medical plans, they are under a IRS regulation that allows you to pay these plans with pre-tax dollars. However, if you do want to cancel these plans that are under IRS-... I mean, under Section 125, such as dental, vision and then the medical plans. Um, the only time that you would be allowed to cancel that plan or add any changes to that particular plan, is within your company open enrollment. So, let's say you do enroll into the vision today, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and you wanna cancel it later on, you would have to wait til the month of December to do so.

Speaker speaker_1: Okay.

Speaker speaker_0: Since it's under that Section 125.

Speaker speaker_1: Well, I mean, I actually don't know nothing else that will... I mean, it's literally just basic plans, like, paid money, but it really ain't.

Speaker speaker_0: Yeah, so none of the plans that they offer are major medical plans.

Speaker speaker_1: Nothing good. I, I'm, I'm reading it, yeah. Uh, on dental, what do would actually cover?

Speaker speaker_0: So the dental, a preventative visit is covered at 100%. Um, like a basic visit w- they consider it like a cleansing of the teeth, that's covered at 80%. Basic restorative, so let's say, you, they find a cavity and gotta fill it, that's considered as a basic one, that's covered at 80%. X-rays are also covered at 80%, and you have an annual maximum of \$500. With the dental plan, you would have to give a one-time deductible, though. So if you choose the employee plan, that would be a \$50, and if you were choose, let's say, the family plan, that would be of \$150, but that deductible, you only have to provide once.

Speaker speaker_1: Okay, so but, I'm just doing this for myself anyway, so I will have to pay how much for the deductible?

Speaker speaker_0: \$50, just one time though.

Speaker speaker_1: Once or for my whole service? Okay.

Speaker speaker_0: No, just once.

Speaker speaker_1: So if I needed any major, like the surgery like a, a crown or something removed or something-

Speaker speaker_0: Uh.

Speaker speaker_1: ... I would like how much? Yeah.

Speaker speaker_0: That-

Speaker speaker_1: Any kind of surgery, yeah.

Speaker speaker_0: Yeah, I don't think that's covered, if I'm honest. I think it's only basic stuff. I could be wrong. I could provide a phone number to you and you could, um, call inquiring that question, but since we're just the administrators, I'm really only allowed to give you information that I see on the guide. But I don't think that's covered.

Speaker speaker_1: No, I'm just saying. It just sound like they want money, but they don't wanna do nothing. Lord have mercy.

Speaker speaker_0: No. No.

Speaker speaker_1: That's what all it really is, that that's all this is.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Ooh.

Speaker speaker_0: And then you gotta keep in mind that vision and dental are under that IRS regulation, um, so if you do enroll into it, you'd, um... Actually, your last day to enroll is not today, it's tomorrow.

Speaker speaker_1: Mm-hmm. They said today, so that's why I'm here for calling. But I'm gonna go ahead and get it done today anyway-

Speaker speaker_0: Okay.

Speaker speaker_1: ... 'cause I got you on the phone and, um...

Speaker speaker_0: Yes, sir. Just, um, just keep in mind that since, uh, th- those two are under... Well, really, dental, vision and then all their medical plans are under that IRS regulation that you can pay with pre-tax dollars. The only bad thing about that is that if you do enroll and then later on you're like, "Well, I don't think this is helping me, let me cancel it," and you call and you're not within their company open enrollment, which is all the way til December-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... you're kind of stuck with it til December.

Speaker speaker_1: Okay. Also, what is this IDX Social+, what is this?

Speaker speaker_0: That's identity protection, um, the protection... Let me get a little bit more information about that. But I know the ID Social+, it's preferred to provide identity... Yeah, so it's ID Social+, ID Expert provides identity theft protection to keep you safe from fraud. So it's only identity protection, social media monitoring, dark web monitoring, password protective.

Speaker speaker_1: Okay. Well, I'll be, get that too. Gotta get that for myself.

Speaker speaker_0: Okay, that one's \$1.90.

Speaker speaker_1: I don't know, you said also... You said also you could, they said you could do it for your spouse too.

Speaker speaker_0: Yes, you can do it-

Speaker speaker_1: Would you have to have, would you have to have all our information if I wanted to get it for my girlfriend?

Speaker speaker_0: Y- yes, you would. I would have to get her, um, her first and last name, um, they also ask for her social, the relationship-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... and, um, her date of birth.

Speaker speaker_1: Okay. But, I mean, I couldn't get it on there right now and then just call tomorrow with it?

Speaker speaker_0: Oh, yeah, you can do that. Let me make sure that you can allow, like, a domestic partner.

Speaker speaker_1: Yeah. I mean, we got two kids together. Literally just had a baby in January, so-

Speaker speaker_0: Uh, the only bad thing-

Speaker speaker_1: ... I don't think she wanna-

Speaker speaker_0: ... the only bad thing about MAU is they don't allow you to add your girlfriend. It says no for-

Speaker speaker_1: Right.

Speaker speaker_0: ... um, domestic partnership.

Speaker speaker_1: Ah, okay. Well, I'll just get it for myself then.

Speaker speaker_0: Did you still wanna add the behavioral health or did you wanna leave that out?

Speaker speaker_1: Yeah.

Speaker speaker_0: Just wanna add it?

Speaker speaker_1: Nah, at least, at least she could talk to somebody.

Speaker speaker_0: Okay, yes, sir. And then what about vision and dental, did you still wanna add those two?

Speaker speaker_1: Vision and dental, I guess so, yeah.

Speaker speaker_0: Okay. And then did you wanna add any other ones?

Speaker speaker_1: Um, I don't know, it just seem like everything on this paper just crap. The insurance ain't even worth it.

Speaker speaker_0: Yeah.

Speaker speaker_1: I don't see anything that's really gonna hold us right here. I mean, the deductible's gonna be high and ridiculous or my, uh, or my copays is gonna kill me.

Speaker speaker_0: Mm-hmm. Okay.

Speaker speaker_1: So I think that's gonna be it for me on that.

Speaker speaker_0: Okay. So I have dental plan for employee only for \$3.51. I have vision for employee only for \$2.15. I have-

Speaker speaker_1: Now how much is it for dental?

Speaker speaker_0: Uh, dental for employee is \$3.51 weekly.

Speaker speaker_1: Okay, okay. Yeah, all right.

Speaker speaker_0: And then, um, behavioral health is \$1.50 weekly, ID Expert is \$1.98 weekly, for a total deduction of \$9.14.

Speaker speaker_1: Sounds good.

Speaker speaker_0: Um, do you allow MAU to make these deductions?

Speaker speaker_1: Yes, I do.

Speaker speaker_0: Okay, please allow one or two weeks for a SACN agency to start making this deduction of \$9.14 from your paycheck. Once you see the very first deduction from your paycheck of the \$9.14, the following Monday of that first deduction is when your plans become effective, and then by that Thursday or Friday of your first week of activation, you should be receiving your dental card and your vision card. And if for some reason you have a doctor's appointment, well, I'm sorry, a dentist appointment or a eye doctor appointment that week of activation and you still don't have your cards, you're welcome to give us a call and we can send it to you via email. But you should be receiving your cards the first week of the activation week, either that Thursday or that Friday.

Speaker speaker_1: All right, sounds like a plan.

Speaker speaker_0: Okay? And then just in case you wanna change anything or add anything, um, tomorrow would be your last day to do so. 'Cause once Saturday comes, that's the last day and we're not even open in the office.

Speaker speaker_1: All right, I understand, and I do appreciate it.

Speaker speaker_0: All right. Well, you're all set, now you just have to wait for them to start making the deductions. It typically takes one or two weeks, so I would just pay, be paying attention to your pay stubs 'cause it might-

Speaker speaker_1: Okay.

Speaker speaker_0: ... be one or it might be two. Okay?

Speaker speaker_1: All right, that's fine. I, I'll be waiting.

Speaker speaker_0: All right. Well, thank you for your time, I hope you have a great night.

Speaker speaker_1: You too, thank you. All right, bye-bye.

Speaker speaker_0: Bye.

Speaker speaker_1: Bye.